

### **DETAILED ACTION**

Claims 9 and 14 have been examined.

#### ***Response to Amendment***

The Amendments filed on 9/21/09 are insufficient to overcome the prior rejection.

#### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 9 and 14 are rejected under 35 U.S.C. 103(a) as being unpatentable over Kanter (5,537,314) in view of Postrel (6,594,640) in further view of Mitty (2001/0037453) in view of Challenger (6718468).

Claims 9 and 14: Kanter discloses an information processing apparatus, method for processing information concerning electronic commerce in which a customer receiving services offered by a service provider obtains points in accordance with the amount of money having been paid to said service provider, said information processing apparatus comprising:

first communication controlling means for controlling data communication with another information processing apparatus via a first network (Fig. 1);

first recording means for recording information on a plurality of the service providers and information on a plurality of the customers receiving services from said plurality of service providers (Fig. 1);

second communication controlling means for controlling data communication with a financial institution information processing apparatus via a second network (Fig. 1);

payment computing means for computing an amount of money to be refunded to said customer in accordance with the number of the points said customer owns (col 4, lines 59-67; col 7, lines 5-7); and

signal generating means for generating a signal that requests said financial institution information processing apparatus having an account of said customer to transfer a predetermined amount of money to the account of said customer (col 4, lines 59-67; col 7, lines 5-7), wherein:

said first communication controlling means controls communication in which a signal corresponding to the amount of money computed by said payment computing means is sent to an information processing apparatus owned by said customer and a signal corresponding to a desired amount of transfer money is received from the information processing apparatus owned by said customer (col 4, lines 59-67; col 7, lines 5-7); and

said second communication controlling means controls communication in which the signal generated by said signal generating means is sent to said financial institution information processing apparatus and a signal representing completion of processing by said financial institution information processing apparatus is received (col 4, lines 59-67;

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col 7, lines 5-7; col 22, lines 20-50; col 22, line 60-col 23, line 2; col 23, lines 25-45; col 27, lines 40-50).

Kanter further discloses key generating means for generating an encryption key for encrypting and decoding communication data (col 17, lines 53-60; col 17, lines 62-67; col 18, line 65-col 19, line 2; col 23, lines 45-55).

Kanter further discloses authenticating means for authenticating said other information processing apparatus with which communication is controlled by said first communication controlling means (col 17, lines 53-60; col 17, lines 62-67; col 18, line 65-col 19, line 2; col 23, lines 45-55).

Kanter further discloses receiving means for receiving a point redemption request for redeeming points owned by said customer for money, said point redemption request including information on the number of points which is desired to be redeemed for money from among the total points owned by said customer (col 4, lines 59-67; col 7, lines 5-7);

transferring means for transferring, to an account of said customer, an amount of money corresponding to the desired number of points in the information included in said point redemption request from among the total points (col 4, lines 59-67);

and updating means for updating the total points corresponding to said customer (col 24, lines 6-18).

Kanter does not explicitly disclose updating means for updating the total points corresponding to said customer by subtracting the desired number of points in the

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information included in said point redemption request from the total points owned by said customer.

Since Kanter discloses the customer having a total points and the customer redeeming the points for cash, it is obvious that Kanter would balance the account of the customer after a points redemption.

Kanter does not explicitly disclose e-commerce over an open network.

However, Postrel discloses e-commerce over an open network (Fig. 4; Fig. 5; col 5, lines 31-36; col 1, lines 13-17; col 1, lines 50-53).

Postrel further discloses a point issuing system and point redemption system which are separate from the plurality of service providers (Fig. 5).

Postrel further discloses that all points control, transfer, redemption, tracking services, can be performed by a server or service separate from the user or merchant (Fig. 4; Fig. 5).

Postrel further discloses authenticating the customer (col 11, line 61-col 12, line 1; col 6, lines 3-7).

Postrel further disclose updating means for updating the total points corresponding to said customer by subtracting the desired number of points in the information included in said point redemption request from the total points owned by said customer (col 5, lines 50-60; col 1, lines 13-17).

Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made to add Postrel's utilization of merchant's accessible over the Internet to Kanter's utilization of multiple merchants. One would have been

motivated to do this in order to allow Kanter's users to access a wider range of merchants.

Additionally, Kanter further discloses wherein said authenticating means authenticates said other information processing apparatus based on a unique identifier thereof which is received under the control of said first communication controlling means and which is issued from an authority connected to said first network (col 17, lines 53-60; col 17, lines 62-67; col 18, line 65-col 19, line 2; col 23, lines 45-55).

Additionally, Kanter further discloses that a user is uniquely identified (col 4, lines 39-67; col 18, line 62-col 19, line 5) and then issued a unique certificate (col 4, lines 39-67).

Kanter further discloses uniquely identifying the points that are appropriate to different accounts (col 21, line 55-col 22, line 6); transferring unique amounts of points after a user has been identified (col 22, lines 25-32); that specific amounts of credit or points are transferred to the users account and that the unique cash must be transferred to the appropriate institution (col 22, lines 34-41).

Kanter further discloses unique wire transfers (col 22, line 60-col 23, line 2); issuing unique point transfers only under specific conditions (col 24, lines 32-40); issuing unique, identifiable points transfers to users (col 27, lines 40-50); and uniquely identified awards and points transfers (col 28, lines 35-45).

Kanter further discloses utilizing identifiers (col 31, lines 31-42).

Kanter also discloses joint or common accounts that can be utilized for all aspects of the invention (col 27, lines 60-65).

Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made that Kanter's providing unique point transfer amounts with unique qualities to a user who has been identified can include identifiers related to the user for the point transfer. One would have been motivated to do this in order to better track the utilization of points.

Additionally, Kanter discloses that joint or common accounts can be utilized for all aspects of the disclosure. Therefore, it would be obvious that after a user has been identified, the user can be given access to a common account from which points redemption will occur. One would be motivated to do this in order provide redemption for users utilizing group accounts.

Additionally, Kanter discloses a point account database connected to the point issuing system and the point redemption system for managing the point account (Fig. 1);

An electronic account book database connected to the point redemption system for storing information on the customer and the plurality of service providers (Fig. 1).

Postrel discloses a point account database connected to the point issuing system and the point redemption system for managing the point account (Fig. 1; Fig. 3; Fig. 4; Fig. 5);

An electronic account book database connected to the point redemption system for storing information on the customer and the plurality of service providers (Fig. 1; Fig. 3; Fig. 4; Fig. 5).

Kanter discloses a temporary storing step of temporarily storing money in a pool account from a plurality of service provider accounts to be used for point transfers; and

A transfer step of transferring money across the financial network from the pool account to a customer account belonging to the customer in response to the point transfer (Fig. 1, item 78; col 21, lines 64-col 22, line 6).

Postrel discloses discloses a temporary storing step of temporarily storing money in a pool account from a plurality of service provider accounts to be used for point transfers; and

A transfer step of transferring money across the financial network from the pool account to a customer account belonging to the customer in response to the point transfer (Fig. 4; Fig. 5; col 5, lines 60-67).

Kanter further discloses that money for point transfers can be held in the sponsor's bank account and taken from there and placed in a third party holding account which is managed by the Central Control Center (Fig. 1, item 78, item 12, item 52; col 21, line 64-col 22, line 6):

“(12) A sponsoring company may be billed for pending commission amounts at each point-of-sale purchase made by a participant at their location. The amount may be electronically debited from the sponsoring company's appropriate bank account ,52, 54 through line 38, I/O 46, bus 44 and stored in memory 78 until at least such time as the appropriate cash return policy of the purchase has expired, so as to insure that the commission will be available when the appropriate participant(s) attempt(s) to redeem the commission” (col 21, line 64-col 22, line 6).

Kanter further discloses a variety of ways and manners that can be utilized for the point transferring and money exchange and that multiple variations of different parties can be involved (col 22, lines 34-41; col 28, lines 28-40; col 17, lines 37-45; col 14, line 62-col 15, line 3; and below):

“(15) Financial institution 92 through another communication line 38, and through I/O 46, line 38 may electronically transfer funds to accounts 52, 54. Alternatively this could be accomplished through direct connection of a conventional communication line (not shown), from institution 92 to accounts 52, or 54. This might occur should a participant 82 or 84 have a credit line approved for use by the financial institution with such status being stored in memory 79, or 30, or in the magnetic stripe of the plastic card, and should the participant make a purchase where the program awards used is less than the purchase total is. The participant could choose to pay the balance using the financial institution approved credit line. If so, computer 60 or 24, could verify the participant's proper status and authorize payment from the lending institution to the appropriate sponsoring company's bank account. The financial institution could then send to the participant, a bill or other means for collection as is customary with such lending procedures, or alternatively, center 12 may issue a bill to the participant” (col 23, lines 25-43).

Kanter also discloses that the participant can be rewarded through the sponsoring company via the central control center or also through the sponsoring company via the central control center where an additional step or additional accounts are utilized for the transfer (Fig. 1 and below):



“(12) Furthermore, commissions can be made available to participants immediately, or held in a holding account memory 78, or in a similar account in memory 30, until such time as the sponsoring company desires to release the commission amounts” (col 21, lines 50-60).

Point transfer for cash can be made from the third party's bank account to the user or from the third party bank account to the holding account to the user:

“(13) When a participant makes a sale at location 14 using earned credit that has been posted by a third party credit issuer to his/her account for use at that location, but the actual cash value has not yet been transferred to a holding account, computer 30 may electronically transfer, through bus 26, I/O 32, line 38, the amount used by the sale, from the third party's bank account to the bank account of location 14” (col 22, lines 34-41).

Notice also that the Holding Account (Fig. 1, item 78) functions as a pool account for temporarily storing money from the plurality of service provider account to be transferred to the customer account during transfer (Fig. 1, item 78); and that the Central Control Center (Fig. 1, item 12) functions as the point transfer dealer account for transferring money from the pool account to the customer account across the financial network in response to the point transfer (Fig. 1, item 12).

Notice that the disclosure of Kanter and the accompanying Fig. 1 of Kanter render obvious multiple variations for point transfer and money exchange. Also, notice the multiple connection and communication paths between the various entities in Fig. 1. And, note that the disclosure of Kanter states that different communication paths

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and different combinations of entities involved in the transactions and transfers can exist.

Therefore, the disclosure of Kanter and Postrel disclose and render obvious a pool account for temporarily storing money from the plurality of service provider account to be transferred to the customer account during transfer, and a point transfer dealer account for transferring money from the pool account to the customer account across the financial network in response to the point transfer.

Additionally, Kanter renders obvious the utilization of database and tables (Fig. 1, Abstract).

Kanter renders obvious service provider IDs, corresponding financial institution IDs and account numbers for said plurality of service providers (Kanter, Fig. 1, 'Company Accounts', 'Company's Bank Account').

Kanter renders obvious a point management table including customer information (Fig. 1, Participant Accounts'), a corresponding number of issued points (Fig. 1, Participant Accounts'; col 19, lines 5-25), dates on which points were acquired (col 19, lines 5-25); dates on which points will expire (col 21, line 63-col 22, line 7; col 22, lines 7-15; col 4, lines 58-63), service provider IDs responsible for the issued points (col 19, lines 5-25), and a redemption rate (col 18, lines 30-40; col 19, lines 5-25).

Also, Postrel further renders obvious the utilization of database and tables (Fig. 5; Fig. 3).

Postrel further renders obvious service provider IDs, corresponding financial institution IDs and account numbers for said plurality of service providers (Fig. 5; col 10, lines 1-10).

Postrel further renders obvious a point management table including customer information, a corresponding number of issued points, dates on which points were acquired; dates on which points will expire, service provider IDs responsible for the issued points, and a redemption rate (Fig. 5; Fig. 3; col 9, lines 47-55).

Kanter discloses the authenticating means cited above.

Kanter does not explicitly disclose that said authenticating means authenticates based on a certificate issued from a predetermined certificate authority connected to said first network.

Kanter does not explicitly disclose a point redemption system for receiving first data encrypted using a public key of the point redemption system from the customer, the first data comprising second data encrypted using a private key of the customer. . encrypted data comprising another encrypted data within it.

Additionally, Kanter does not explicitly disclose data encrypted with a first key comprising data encrypted with a second key as well as data not encrypted with a second key (see Applicant amendments and arguments dated 5/22/08).

Also, see Applicant's Specification Figure 8 for an interpretation of the public and private keys.

However, Mitty discloses data encrypted with a first key comprising data encrypted with a second key as well as data not encrypted with a second key (Fig. 6, 7

[140-146, 160-169]). Further, notice that Mitty discloses double encryption and encryption with both a public and private key ([93; 29]) and that Mitty discloses that the enveloped data of Fig. 7 can be public key encrypted ([41]) and the signed data private key encrypted ([64]). Hence, in Figure 7, the Valued Content is double encrypted by a private and public key. And, the Text/First Part and Text/Second Part are encrypted by a first key which is a public key.

Examiner further notes that a variety of data can be substituted for the text and valued content in Mitty's Fig. 6, 7 (Fig. 6, 7).

Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made to add Mitty's utilization of double encryption and public key and private key encryption techniques to Kanter's authenticated transmissions. One would have been motivated to do this in order to better give appropriate levels of security to transmissions.

Hence, the prior art renders obvious data encrypted with a first key comprising data encrypted with a second key as well as data not encrypted with a second key.

Additionally, the claim amendments dated 12/23/2008 included the following claim amendment, "and second data including a random password" where "including a random password" was the part added.

Examiner notes that the double encryption of the second data has already been shown as obvious by the prior art. Hence, all that needs to be demonstrated is that the second data can be a random password.

And, Mitty, as shown above, discloses the Applicant's claimed double encryption. And, Mitty shows that the double encryption occurs on "Valued Content" (Figs. 6, 7, "Valued Content"). And, Mitty states that the Valued Content can be a variety of different content that can be considered valuable, "[0146] The valued contents 635 is application specific. In the examples above, this included the text message that the sender 105 desired to send."

And, note that in Mitty the valued contents can be anything that is "application specific" and it can be something as routine as any "text message that the sender desired to send".

And, Kanter discloses user accounts such as participant accounts, company accounts, holding accounts, bank accounts, etc (Fig. 1). And, the accounts of Kanter commonly use passwords. As an example of this, Postrel discloses user accounts, login ids and account passwords (11:62-64). Also, Mitty discloses password protected keys ([30]).

Hence, it is obvious that the account id and passwords can be valued content and protected by the encryption of Mitty. One would be motivated to do this because account ids and passwords are important and private data that warrant security.

Also, the prior art does not explicitly state that the passwords are random passwords. However, Examiner takes Official Notice that random passwords are obvious, old and well known. It is well known that passwords can be made up by the user or randomly made up by the service providing the account and password. One

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would be motivated to use a random password to lessen the chance that someone can guess at the password.

As an example of a random password, Challenger discloses random passwords. Also, note that Challenger discloses that random passwords can be encrypted and also that random passwords can be associated with public/private keys (Abstract; Fig. 2a).

Additionally, on 6/30/09, Applicant added the following features to the independent claims:

“the user certificate system being connected to the open network, the user certificate including a hash value of a public key of the customer encrypted using a private key of the user certificate system; . . .

. . . and a customer account number”

Examiner notes that Applicant's Specification only mentions hash value or hashing at ([49, 81]) of Applicant's PG\_PUB. Hence, hashing is given its normal meaning by the Examiner. And, hashing is a standard process in computer processing.

At Applicant's [49] Applicant states, “As a result of the confirmation, when the data is confirmed to be sent from the authenticated customer, a certificate is generated by signing the public key  $K_{sub.p1}$  of the customer using the private key  $K_{sub.s3}$  of the user certificate system 3, which means that the hash value of the public key  $K_{sub.p1}$  is encrypted using the private key  $K_{sub.s3}$  and is attached to the certificate.”

Kanter does not explicitly disclose a hash value of a public key encrypted with a private key.

Also, on page 8 of the Applicant's Remarks dated 6/30/09, Applicant states that Mitty does not disclose a hash value of a public key.

However, Mitty discloses hashing ([33, 67, 122, 126]).

Mitty further discloses hashing or digesting:

"[0033] To form a digital signature, a variable-size message is processed according to a "digesting," or one-way function, such as a "hashing," function, to yield a fixed-sized "digest." (A digesting function is a one-way, irreversible transformation in which the digest, though representative of the message, cannot be used to recreate the message.) The digest is then encrypted with a sender's private key to yield a "digital signature" of the message and sender."

Hence, notice in Mitty that the word hash is synonymous with digest.

Mitty further discloses that any data can be hashed/digested:

"[0039] digestedData: includes content of any type and a message digest of the content. A process of constructing such a data structure is defined in the standard, which includes mechanisms for identifying the associated digest algorithm."

And, Mitty discloses a hash or digest value of content being encrypted with a private key ([33] preceding). Mitty further discloses a hash/digest value of content that can be encrypted with a private key ([64, 69, 89, 108]).

Mitty further discloses a public key encrypted with a private key ([28]).

Hence, it is obvious that Mitty's public key is a value that can be converted with a hash or digest. Or, it is obvious that Mitty's public key encrypted with a private key can be hashed before being encrypted. And, it is obvious that this double encryption with

hashing can be added to Kanter's key's and encryption. One would be motivated to do this to better secure data and data transmissions.

Also, notice that the public key in Mitty can be located or part of a variety of locations/data. For example, public keys can be part of certificates ([35]).

Also, the following is in regards to the ". . .and a customer account number" feature. In Mitty, the signed data of Figs. 6, 7 includes a customer signature which includes a customer account number or customer identifier ([40]).

Additionally, in regards to claim amendments dated 9/21/09, the prior art renders obvious obvious the transfer of money from the service provider accounts to the point transfer dealer account to the pool account to the customer account.

Kanter renders obvious the transfer of money from the service provider accounts to the point transfer dealer account to the pool account to the customer account.

Kanter discloses a service provider account (Fig. 1, item 52, item 80), and a customer account (Fig. 1, item 82, 79). Kanter further discloses a Central Control Center where accounts are located (Fig. 1, item 12). This Central Control Center of Kanter functions as the Point Transfer Dealer of Applicant's claims. Hence, Kanter discloses funds going from the Service Provider Account (Fig. 1, item 52) to the Point Transfer Dealer (Fig. 1, item 12) then to the Customer Bank Account (Fig. 1, items 82, 84).

Also, Kanter discloses that at the Point Transfer Dealer (Fig. 1, item 12) that funds go from a Point Transfer Dealer Account to a Holding/pool account. Kanter discloses that there are numerous accounts at the Central Control Center (Fig. 1, item



12) including additional accounts (Fig. 1, items 79, 80) and a holding account (Fig. 1, item 78; 25:18-45; 25:45-26:3).

Kanter discloses that at the Point Transfer Dealer (Fig. 1, item 12) that there is a Participant account (79), company account (80), and memory (48). And, Kanter discloses that these accounts at the Point Transfer Dealer (Fig. 1, item 12) store point or account value:

“(19)... If center 12 does the billing, the amount of BD [Balance Due] can accumulate in an account stored in memory 79 and may accrue appropriate interest charges and, periodically, such as once a month, be read, causing a statement to be created at printer 62 in the amount of the accumulated totals (25:5-20)

(20)... Bill values stored in memory of bill printer 50 may be incremented in amounts equal to those derived from PT, AAF, AAPAB, or AAPCAB, or any combination thereof, in accordance with the sponsoring-company-commission-structure and may be deducted from the sponsoring company's bank account and stored in memory 30, 78 or 79 until such time as the amounts are depleted, in accordance with the program, by subsequent issuance to the sponsors who earned them. (25:35-45)

(21)...All entries, donations, discounts and used credit may be accounted for in memory, 79, or 80 with itemized statements being created by printer 62 for deliverance to sponsoring companies, participants, or other third parties.” (25:65-26:5).

Also, note that Kanter discloses that these accounts preceding can be combined into one account or left separate:

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“(22)...Although shown separately, where unit 42 is an access authorization unit, it could share the same memory as printer 50 and 62. Also, participant accounts memory 79 and sponsoring company account memory 80 are shown separately, but may be combined into one memory, and may even form part of memory 48 or access unit 42.” (26:15-25).

And, Kanter discloses that at the Point Transfer Dealer (Fig. 1, item 12) that there is both a holding account (78) and the accounts of memory (48), participant (79), and company account (80). And, Kanter discloses that value is stored in the accounts (48, 79, 80) then placed in the holding account (78) before being released:

“(12)... Furthermore, commissions can be made available to participants immediately, or held in a holding account memory 78, or in a similar account in memory 30, until such time as the sponsoring company desires to release the commission amounts. Such commission values, and accordingly, any return credit amounts, or points may be stored in memory 48 or in participant accounts memory 79,” (21:50-60).

Hence, at the Point Transfer Dealer (Fig. 1, item 12) there are accounts (48, 79, 80) and holding account (78). And, the accounts (48, 79, 80) store value amounts. And, the holding account (78) temporarily stores value amounts. And, the funds or points can go from the accounts (48, 79, 80) to the holding account (78) before being released.

Hence, in Kanter, the value or points or funds can go from the Service Provider Account (Fig. 1, item 52) to the Point Transfer Dealer (Fig. 1, item 12) then to the

Customer Bank Account (Fig. 1, items 82, 84). And, within the Point Transfer Dealer, the funds or points can go from the accounts (48, 79, 80) to the holding account (78) before being released.

Hence, Kanter renders obvious the transfer of money from the service provider accounts to the point transfer dealer account to the pool account to the customer account.

### ***Response to Arguments***

Applicant's arguments with respect to claims 9 and 14 have been considered but are not found persuasive.

On page 8 of Applicant's Remarks dated 9/21/09, Applicant states, "Postrel, Mitty, and Challenger also fail to teach or suggest transfer of money from "the service provider accounts" to "the point transfer dealer account" to "the pool account" to "the customer account," as recited in claim 9, and thus fail to cure the deficiencies of Kanter.". Examiner notes that the argument preceding is in reference to the claim amendments added on 9/21/09.

However, Kanter renders obvious the transfer of money from the service provider accounts to the point transfer dealer account to the pool account to the customer account. Kanter discloses a service provider account (Fig. 1, item 52, item 80), and a customer account (Fig. 1, item 82, 79). Kanter further discloses a Central Control Center where accounts are located (Fig. 1, item 12). This Central Control Center of Kanter functions as the Point Transfer Dealer of Applicant's claims. Hence, Kanter discloses funds going from the Service Provider Account (Fig. 1, item 52) to the Point

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Transfer Dealer (Fig. 1, item 12) then to the Customer Bank Account (Fig. 1, items 82, 84).

Also, Kanter discloses that at the Point Transfer Dealer (Fig. 1, item 12) that funds go from a Point Transfer Dealer Account to a Holding/pool account. Kanter discloses that there are numerous accounts at the Central Control Center (Fig. 1, item 12) including additional accounts (Fig. 1, items 79, 80) and a holding account (Fig. 1, item 78; 25:18-45; 25:45-26:3).

Kanter discloses that at the Point Transfer Dealer (Fig. 1, item 12) that there is a Participant account (79), company account (80), and memory (48). And, Kanter discloses that these accounts at the Point Transfer Dealer (Fig. 1, item 12) store point or account value:

“(19)... If center 12 does the billing, the amount of BD [Balance Due] can accumulate in an account stored in memory 79 and may accrue appropriate interest charges and, periodically, such as once a month, be read, causing a statement to be created at printer 62 in the amount of the accumulated totals (25:5-20)

(20)... Bill values stored in memory of bill printer 50 may be incremented in amounts equal to those derived from PT, AAF, AAPAB, or AAPCAB, or any combination thereof, in accordance with the sponsoring-company-commission-structure and may be deducted from the sponsoring company's bank account and stored in memory 30, 78 or 79 until such time as the amounts are depleted, in accordance with the program, by subsequent issuance to the sponsors who earned them. (25:35-45)

(21)...All entries, donations, discounts and used credit may be accounted for in memory, 79, or 80 with itemized statements being created by printer 62 for deliverance to sponsoring companies, participants, or other third parties.” (25:65-26:5).

Also, note that Kanter discloses that these accounts preceding can be combined into one account or left separate:

“(22)...Although shown separately, where unit 42 is an access authorization unit, it could share the same memory as printer 50 and 62. Also, participant accounts memory 79 and sponsoring company account memory 80 are shown separately, but may be combined into one memory, and may even form part of memory 48 or access unit 42.” (26:15-25).

And, Kanter discloses that at the Point Transfer Dealer (Fig. 1, item 12) that there is both a holding account (78) and the accounts of memory (48), participant (79), and company account (80). And, Kanter discloses that value is stored in the accounts (48, 79, 80) then placed in the holding account (78) before being released:

“(12)... Furthermore, commissions can be made available to participants immediately, or held in a holding account memory 78, or in a similar account in memory 30, until such time as the sponsoring company desires to release the commission amounts. Such commission values, and accordingly, any return credit amounts, or points may be stored in memory 48 or in participant accounts memory 79,” (21:50-60).

Hence, at the Point Transfer Dealer (Fig. 1, item 12) there are accounts (48, 79, 80) and holding account (78). And, the accounts (48, 79, 80) store value amounts.

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And, the holding account (78) temporarily stores value amounts. And, the funds or points can go from the accounts (48, 79, 80) to the holding account (78) before being released.

Hence, in Kanter, the value or points or funds can go from the Service Provider Account (Fig. 1, item 52) to the Point Transfer Dealer (Fig. 1, item 12) then to the Customer Bank Account (Fig. 1, items 82, 84). And, within the Point Transfer Dealer, the funds or points can go from the accounts (48, 79, 80) to the holding account (78) before being released.

Hence, Kanter renders obvious the transfer of money from the service provider accounts to the point transfer dealer account to the pool account to the customer account.

### ***Conclusion***

The following prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

aa) Kou, Rose, O'Neill disclose double encryption with a public key and private key;

a) Herz (20010014868) discloses utilizing a private key within a public key ([288]); and Wright (6,052,466) discloses relevant features ("Encryption of data packets using a sequence of private keys generated from a public key exchange").

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Arthur Duran whose telephone number is (571)272-6718. The examiner can normally be reached on Mon- Fri, 8:00-4:30.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Eric Stamber can be reached on (571) 272-6724. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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Art Unit 3622

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10/27/2009